

***Claims Amended for Clarity***

5 Claim 1 (Currently amended) Method for the secure and controlled loading of applications onto a conventional file system smart card without the benefit of card based cryptographic services or ~~a virtual machine such as Java card operating system~~ customizations consisting of the following steps:

10       preloading of a plurality of small binary files that will  
          each store the current master "card unlock key" value  
          where each binary file can be freely updated, but read  
          only with the proper access authorization.  
          access authorization to the single use binary files is  
15       selectively disclosed to third party application  
          providers in order to grant access for application  
          loading;  
          application providers retrieve the current master "card  
          unlock key" value from the binary file to which they  
20       have been given access;  
          the master "card unlock key" is then used to unlock the  
          card and ready it for application loading;  
          after the card is loaded with the desired application,  
          the master "card unlock key" value is changed to a  
25       random number and its new value rewritten to all of  
          the binary files;  
          the specific binary file from where the application  
          provider first retrieved the master "card unlock key"  
          file is then rendered unusable thereby restricting  
30       these as one time only keys.

Claim 2 (deleted)

Claim 3 (deleted)

Claim 4 (deleted)

Claim 5 (Currently amended) Method of claim 1 wherein a master  
"card unlock key" value for card unlock is randomly generated  
5 after each use and is therefore different for each card and each  
session.

Claim 6 (Currently amended) Method of claim 1 further consisting  
of a second "card unlock key" known only to ~~the~~ a card issuer  
10 which could override any other card operations thereby allowing  
specific applications to be deactivated.

Claim 7 (original) Method of claim 1 wherein the said  
application loading can take place even after the card has been  
15 placed into circulation.

Claim 8 (original) Method of claim 1 wherein the said  
application loading is dynamic thereby affording greater  
flexibility than attempting to fit applications into a predefined  
20 card template.

Claim 9 (original) Method of claim 1 to also include the  
unloading of applications.

25 Claim 10 (Currently amended) Method ~~and system~~ embodied as a  
software computer program for the Card Issuer to selectively  
empower third parties to be able to load applications to the  
smart card consisting of the following steps:

assign to the third party a previously unallocated binary  
30 file that has been preloaded on the card;  
invoke the permission allocated to the third party for  
read access to their assigned binary file most likely  
in the form of presenting a key to the card;  
execute the master "card unlock key" value as read from  
35 the binary file in order to unlock the card;

enable the creation of files and loading of application  
data to the card;  
derive a new master "card unlock key" and write this back  
to the remaining card binary files so that this method  
5 can be repeated.

Claim 11 (original) Method of claim 10 further consisting of a  
secure process for individually authorizing and controlling  
application loading.

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Claim 12 (original) Method of claim 10 wherein the authorization  
can be granted after the card has been placed in circulation.

Claim 13 (original) Method of claim 10 wherein the Card Issuer  
15 maintains a reversionary ownership interest in the card such that  
applications can be inactivated or removed.

Claim 14 (deleted)

20 Claim 15 (deleted)

Claim 16 (deleted)